PATENT

Paper No.

Our File No. Carr-P2-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Philip Carragher, and Steven Earl Webster

Serial No. : 09/669,196

Confirmation No. : 2986

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For : SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL

CREDITING

Group Art Unit : 3693

Examiner : KARMIS, Stephanos

MS: Fee Amendment

Honorable Commissioner of Patents

P.O. Box 1450

Alexandria, VA 22313-1450

TRANSMITTAL LETTER

SIR:

Transmitted herewith for filing in the above-identified patent application are the following:

- 1. Request for Continued Examination Transmittal;
- 2. Amendment and Response; and
- 3. Petition for Extension of Time.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: August 18, 2010

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